Case 22-40939-can13 Doc 13 Filed 08/10/22 Entered 08/10/22 23:21:03 Desc Imaged Certificate of Notice Page 1 of 5

Information to identify the case:					
Debtor 1:	Kelley Paul Miller	Social Security number or ITIN: XXX	xxx-xx-6696		
	First Name Middle Name Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN:			
United States Bankruptcy Court: Western District of Missouri		Date case filed for chapter:	13	8/7/22	
Case number: 2	22-40939-drd13				

### Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

02/22

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Kelley Paul Miller	
2.	All other names used in the last 8 years	aka Kelly Paul Miller	
3.	Address	8058 Greenton Trail Odessa, MO 64076	
		James N. Boyce	Contact phone 816-561-1818
4.	<b>Debtor's attorney</b> Name and address	Sader Law Fírm, LLC 2345 Grand Blvd Ste 2150 Kansas City, MO 64108	Email: jboyce@saderlawfirm.com
5.	Bankruptcy trustee	Richard Fink	Contact phone 816-842-1031
	Name and address	Suite 1200 2345 Grand Blvd. Kansas City, MO 64108–2663	Email: info@wdmo13.com
6.	Bankruptcy clerk's office Documents in this case may be filed at this address.	U.S. Bankruptcy Court Charles Evans Whittaker Courthouse 400 East 9th Street, Room 1510 Kansas City, MO 64106	Hours open: 9:00 am – 4:30 pm
	You may inspect all records filed in this case at this office or online at		Contact phone 816–512–1800
	www.pacer.gov.		Date: 8/7/22

For more information, see page 2

Debtor Kelley Paul Miller Case number 22–40939–drd13

7. Meeting of creditors		Location:		
Debtors must attend the meeting to be questioned under oath. In a	September 6, 2022 at 09:00 AM	BY PHONE w/ R.Fink(1), 1–866–421–8737, Code: 4239461		
joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.			
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 11/7/22		
required filing fee by the following deadlines.	You must file:  • a motion if you assert that the debtors are not entitled to recounder U.S.C. § 1328(f), or	eive a discharge		
	<ul> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>			
	Deadline for holders(s) of a claim secured by a security interest in the debtor(s)' principal residence (Rule 3002(c)(7)(A)):	Filing deadline: 10/17/22		
	Deadline for all creditors to file a Proof of Claim (except governmental units and holders of a clai that is secured by a security interest in the debtor(s)' principal residence):	Filing deadline: 10/17/22 im		
	Deadline for governmental units to file a Proof of Claim (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)):	f Filing deadline: 2/3/23		
	Filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. To file a proof of claim electronically click on the ePOC link:  ePOC_Electronic Proof of Claim or go to https://www.mow.uscourts.gov/bankruptcy/creditors/epoc_ereaf_ergn  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.			
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If believe that the law does not authorize an exemption claimed, may file an objection.			
9. Objections to plan	Objections to the confirmation must be filed within 21 days after set a confirmation hearing only upon the filing of a timely object trustee's motion to deny confirmation. The plan may be confirmationabsent timely objections	ion to confirmation, or a response is filed to the		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign addr extend the deadline in this notice. Consult an attorney familiar any questions about your rights in this case.			
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts according to a plan. A plan is not effective unless the court cor plan and appear at the confirmation hearing. A copy of the pla the confirmation hearing is not indicated on this notice, you will debtor will remain in possession of the property and may conticourt orders otherwise.	nfirms it. You may object to confirmation of the n, if not enclosed, will be sent to you later, and if II be sent notice of the confirmation hearing. The		
12. Exempt property	The law allows debtors to keep certain property as exempt. Fu distributed to creditors, even if the case is converted to chapte exempt. You may inspect that list at the bankruptcy clerk's office the law does not authorize an exemption that debtors claimed,	r 7. Debtors must file a list of property claimed as ce or online at <a href="https://www.pacer.gov">www.pacer.gov</a> . If you believe that		
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a dischardebt. However, unless the court orders otherwise, the defunder the plan are made. A discharge means that creditor debtors personally except as provided in the plan. If you discharge under 11 U.S.C. § 523(a)(2) or (4), you must fi bankruptcy clerk's office by the deadline. If you believe to fany of their debts under 11 U.S.C. § 1328(f), you must must receive the objection by the deadline to object to ex	ots will not be discharged until all payments results may never try to collect the debt from the want to have a particular debt excepted from the a complaint and pay the filing fee in the that the debtors are not entitled to a discharge the file a motion. The bankruptcy clerk's office		

Official Form 309I Notice of Chapter 13 Bankruptcy Case page 2

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United States Bankruptcy Court Western District of Missouri

In re: Case No. 22-40939-drd
Kelley Paul Miller Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0866-4 User: adkt Page 1 of 3
Date Rcvd: Aug 08, 2022 Form ID: 309I Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 10, 2022:

Recip ID		Recipient Name and Address
db	+	Kelley Paul Miller, 8058 Greenton Trail, Odessa, MO 64076-7473
17005434	+	Capital One Bank (USA), N.A., 5100 Peachtree Ind. Blvd., Norcross, GA 30071-5721
17005435	+	Cash 1 MO, LLC, 725 E. Covey Ln., Ste. 180, Phoenix, AZ 85024-5645
17005436	+	Cash For Whatever Missouri LLC, 919 N. Market St., Ste. 950, Wilmington, DE 19801-3036
17005442	+	Easy Cash ASAP, LLC, 8900 State Line Rd., Ste. 230, Leawood, KS 66206-1940
17005445	+	Heavner, Beyers & Mihlar, LLC, 601 E. Willaim St., Decatur, IL 62523-1142
17005447	+	January Debt Resolution, PO Box 20099, New York, NY 10001-0005
17005448	+	Kramer & Frank, 11960 Westline Ind. Dr., Ste. 180, Saint Louis, MO 63146-3212
17005449	+	Lafayette County Collector, 1001 Main Street, Lexington, MO 64067-1344
17005457	+	OneMain Financial Group, LLC, 120 S. Central Ave., Clayton, MO 63105-1705
17005461	+	Starmark Financial, 800 Fairway Drive, Suite 190, Deerfield Beach, FL 33441-1830
17005462	+	The Home Depot, PO Box 469100, Escondido, CA 92046-9100

TOTAL: 12

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty	Notice Type: Email Address Email/Text: jboyce@saderlawfirm.com	Date/Time	Recipient Name and Address
aty	, ,	Aug 08 2022 20:24:00	James N. Boyce, Sader Law Firm, LLC, 2345 Grand Blvd, Ste 2150, Kansas City, MO 64108
tr	Email/Text: bncincdocs@wdmo13.com	Aug 08 2022 20:24:00	Richard Fink, Suite 1200, 2345 Grand Blvd., Kansas City, MO 64108-2663
smg	Email/Text: ecfnotices@dor.mo.gov	Aug 08 2022 20:24:00	Missouri Department of Revenue, General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
17005430	+ Email/Text: legal@arsnational.com	Aug 08 2022 20:24:00	ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
17005429	+ Email/Text: Support@adastrarecoveryservicesinc.com	Aug 08 2022 20:24:00	Ad Astra Recovery, 7330 W. 33rd Street, Wichita, KS 67205-9369
17005431	^ MEBN	Aug 08 2022 20:22:31	Attorney General, Main Justice Building, 950 Pennsylvania Avenue NW, Washington, DC 20530-0001
17005432	Email/Text: bankruptcynotices@bermanrabin.com	Aug 08 2022 20:24:00	Berman & Rabin PA, 15280 Metcalf Ave., Overland Park, KS 66223
17005439	^ MEBN	Aug 08 2022 20:22:30	CKS Prime Investments, LLC, 1800 State Route 34, Bldg 3 Suite 305, Wall Township, NJ 07719-9168
17005433	+ EDI: CAPITALONE.COM	Aug 09 2022 00:28:00	Capital One Bank (USA), N.A., 4851 Cox Rd., Glen Allen, VA 23060-6293
17005437	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Aug 08 2022 20:24:00	CashNetUSA, 175 W. Jackson Blvd., Ste. 1000, Chicago, IL 60604-2863
17005438	+ EDI: CITICORP.COM		

District/off: 0866-4 User: adkt Page 2 of 3
Date Rcvd: Aug 08, 2022 Form ID: 309I Total Noticed: 43

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		Aug 09 2022 00:28:00	Citibank, N.A, PO Box 6500, Sioux Falls, SD 57117-6500
17005440	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 08 2022 20:26:56	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
17005441	^ MEBN	Aug 08 2022 20:22:28	CreditNinja, 27 N. Wacker Dr., Ste. 104, Chicago, IL 60606-2800
17005443	+ Email/Text: donaldhorowitz@gmcollects.com	Aug 08 2022 20:24:05	Gamache & Myers PC, 1000 Camera Ave., Ste. A, Saint Louis, MO 63126-1037
17005444	+ EDI: PHINGENESIS	Aug 09 2022 00:28:00	Genesis FS Card Services, Inc., 15220 NW Greenbrier Pkwy., Ste. 200, Beaverton, OR 97006-5762
17005446	+ EDI: IRS.COM	Aug 09 2022 00:28:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
17005450	Email/Text: bankruptcy@loanme.com	Aug 08 2022 20:24:00	LoanMe, Inc., 1900 S State College Blvd., # 300, Anaheim, CA 92806
17005451	Email/Text: camanagement@mtb.com	Aug 08 2022 20:24:00	M&T Bank, 1 Fountain Plz, Buffalo, NY 14203
17005452	+ Email/Text: bankruptcy@marinerfinance.com	Aug 08 2022 20:24:00	Mariner Finance, 8211 Town Center Drive,
17005453	+ Email/Text: bankruptcydpt@mcmcg.com		Nottingham, MD 21236-5904
17005454	A MEDN	Aug 08 2022 20:24:00	Midland Funding LLC, 2365 Northside Dr., Ste. 300, San Diego, CA 92108-2710
17005454	^ MEBN	Aug 08 2022 20:22:28	Mobiloans LLC, PO Box 1409, Marksville, LA 71351-1409
17005455	^ MEBN	Aug 08 2022 20:22:27	NCB Management Service, 1 Allied Drive, Trevose, PA 19053-6945
17005456	+ EDI: AGFINANCE.COM	Aug 09 2022 00:28:00	One Main Financial Group, LLC, PO Box 1010, Evansville, IN 47706-1010
17005458	+ EDI: PHINELEVATE	Aug 09 2022 00:28:00	Rise Credit of Missouri, LLC, 4150 International Plz., Ste. 300, Fort Worth, TX 76109-4819
17005460	Email/Text: support@spirerecoverysolutions.com	Aug 08 2022 20:24:05	Spire Recovery Solutions, 57 Canal Street, Suite
17005459	+ Email/Text: bankruptcy@speedyinc.com	Aug 08 2022 20:24:00	302, Lockport, NY 14094  SpeedyCash, 3527 N. Ridge Rd., Wichita, KS
17005463	Email/Text: USAMOW.ECFBankruptcy@usdoj.gov	Aug 08 2022 20:24:00	67205-1212  U.S. Attorney, WDMO- Bankruptcy, 400 East 9th
17005464	+ EDI: LCIUPSTART	71ug 00 2022 20.24.00	Street, Room 5510, Kansas City, MO 64106
		Aug 09 2022 00:28:00	Upstart Network, Inc, 2 Circle Star Way Fl 2, San Carlos, CA 94070-6200
17005465	+ Email/Text: webadmin@vhllc.co	Aug 08 2022 20:24:00	Vance & Huffman LLC, 55 Monette Pkwy Ste 100, Smithfield, VA 23430-2577
17005466	EDI: VERIZONCOMB.COM	Aug 09 2022 00:28:00	Verizon Wireless, 1701 Golf Road, Building 2, Rolling Meadows, IL 60008-4731
17005467	+ EDI: WFFC.COM	Aug 09 2022 00:28:00	Wells Fargo, 4455 Spring Mountain Rd, Las Vegas, NV 89102-8719

TOTAL: 31

## **BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

# **NOTICE CERTIFICATION**

District/off: 0866-4 User: adkt Page 3 of 3
Date Rcvd: Aug 08, 2022 Form ID: 309I Total Noticed: 43

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 10, 2022 Signature: /s/Gustava Winters